



**Kentucky Department of Insurance  
Agent Licensing Division  
Announcement of eServices Option: Unlicensed CAT Loss Adjusters**

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The Kentucky Department of Insurance (DOI) is announcing a new eServices option to assist insurers following a Kentucky DECLARED Catastrophic Event. Effective immediately, insurers can submit a list of unlicensed adjusters (those licensed in other states but not in Kentucky) through the company's secure eServices account. The unlicensed adjuster(s) will be either staff or contract adjusters working on behalf of the insurer to adjust Kentucky policyholder claims. The electronic submission may be entered up to 10 days prior to the start date. The DOI will approve unlicensed adjuster(s) for a 90-day period. Only insurers are authorized to complete the online submission.

- After the official declaration of the CAT Loss, the DOI eServices gateway will be available for electronic submission of unlicensed adjuster(s).
  - Insurer should first go to Kentucky Department of Insurance Web site:  
<http://insurance.ky.gov>
  - Select eServices in the top right corner.
  - The insurer can log into an existing, password-protected account...
    - If you experience problems accessing your account, have electronic submission difficulties, or need a CAT Loss account created, contact DOI Information Technology at [DOI.ISHELPDESK@ky.gov](mailto:DOI.ISHELPDESK@ky.gov) or call 502-564-6154 Ext. 4212.
    - If you have questions regarding the qualifications for a CAT Loss Unlicensed Adjuster, contact DOI Agent Licensing at [DOI.AgentLicensingmail@ky.gov](mailto:DOI.AgentLicensingmail@ky.gov) or call 502-564-6004.
  - Upon login select Unlicensed Adjusters for Kentucky CAT LOSS (Form 8307) menu option.
  - Select and click on the related event CAT Loss Number.
    - Make sure you select the correct CAT Loss event.
    - Enter insurer authorized submitter's contact information.
  - Click on Add New Unlicensed Adjusters.
    - Enter unlicensed adjuster's name.
    - Social Security number.
    - Start date.
      - Start date can be backdated up to 10 days.
    - Identify unlicensed adjuster as employee of the insurer or contract adjuster of the insurer. If applicable, click on Add Next Unlicensed Adjuster for additional entries.
- Click the "I agree" box under the Attestation section and the Submit button.
- An extension request for an additional 90 days can be requested via eServices.

- An extension request can be made up to 30 days prior to expiration of the unlicensed adjuster's previous authorization date.
  - Only an unlicensed adjuster whose authorization to work in Kentucky has NOT EXPIRED will appear on the extension list.
  - If the approval for an unlicensed adjuster has expired, insurers are required to submit the request as a NEW transaction.
- Select and click on the related event CAT Loss Number.
  - Make sure you select the correct CAT Loss event.
  - Enter insurer authorized submitter's contact information.
  - Click on Extend Date for Existing Unlicensed Adjusters. Select unlicensed adjuster(s) to be extended for an additional 90 days.
  - Click Update Extension Dates

After you have completed your entry process, click Checkout to Submit Transaction/Complete Order on the Transaction / Order Information Screen.

A CATASTROPHIC UNLICENSED ADJUSTER(s) is an individual who is an employee (staff) or a contractor (independent) of an insurer. This individual does not hold an active license in Kentucky, but is required to assist an insurer on a temporary basis to adjust SPECIFIC catastrophic claim losses.

- Independent adjuster contractor is an employee of an independent contractor, or for tax purposes, is treated as an independent contractor, who is compensated by an insurer or self-insurer, who investigates, negotiates or settles property, casualty or workers' compensation claims for insurers or self-insurers.
- Staff adjuster is an employee of an insurer who investigates, negotiates or settles property, casualty or workers' compensation claims on behalf of his or her employer.

If a policyholder needs to verify the identity of an unlicensed adjuster, DOI will direct those inquiries to the insurer contact on file.